

THE DAILY MISSOURIAN

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MISSOURIANS

All Missourians should be University Missourians. They usually are when the facts are clearly presented to them.

THE RURAL CREDITS LAW

Economically, the farmer has always been at a disadvantage. The farmer has had to sell his products for what the commission merchant gives him. This is largely because the farmers are so widely scattered over the country and therefore necessarily disorganized. They are unable to set their own price as the manufacturer does. Because of these difficulties we have government experts studying marketing problems.

The farmer has also been at a disadvantage in obtaining credit. He has never had the same freedom of obtaining credit on his assets as has the manufacturer or merchant. In most states farm loan rates are as high as 8 per cent and in some states as high as 10 per cent. The farmer cannot obtain a loan for more than five years, and most of them are made for one year. Foreclosures have been many. But a brighter day has dawned. The passage by Congress of the Rural Credits Bill should place the farmer on an equality in obtaining credit with the manufacturer or merchant. He will now be able, through government aid, to obtain long time loans at a low rate.

The administrative features of the act are patterned after the Federal Reserve Act, which is certainly a point in its favor. A farm loan bureau at Washington, controlled by a board of five members including the Secretary of the Treasury, is provided. These men will be experts. All expenses are to be paid by the federal government.

This bond will create twelve national land banks, each with a capital of not less than three-fourths of a million dollars. Opportunity will be given individuals to subscribe for the stock. Should there be any stock which is not subscribed by individuals, this will be taken over by the government without dividends. This provision shows that the act is clearly for the benefit of the country and not for the government monopoly.

But how is a Boone County farmer to obtain a loan? The law provides that ten or more farmers must organize a national farm loan association. You must join such an association. Through your organization you and the other members may obtain a long time loan at a low rate from the nearest national land bank. The country will be directed and the board after a thorough investigation will locate these banks in the most geographically convenient cities. The bank in your district will loan you, through your loan association, at a rate not exceeding 6 per cent. After the banks are organized and on a paying basis the board will doubtless reduce the rate. No loan will be made for more than 50 per cent of the land mortgages.

One of the biggest defects in our present cumbersome farm loan system is that the land mortgages are not standardized, like the bond issues of railroads, public utilities and municipalities. They do not find a ready market, and therefore long time loans are hard to get and the rates exceedingly high. This act will standardize these loans. The mortgages are to be used as collateral security for bonds issued by the federal land banks to sell to investors. By this means the banks will obtain the capital to loan to farmers. At the same time this offers a safe investment, readily transferable. These bonds will be free from national, state or local taxation. So the act will also be of great benefit to investors, large

and small, as well as to the farmer. The act, it seems to us, is the solution of the rural credits problem. In a few years, we will doubtless see the other great problem of the farmer solved for him by the federal government—that of foreign marketing.

The New Books

Book Binding.

"Book Binding as a Handwork Subject" is discussed by J. Haliday with a full explanation of how books can be bound with simple apparatus in a school classroom. The art of book-binding appeals to craft of hand, it appeals to the delight of the eye and not least to the creative sense that is astonished at the result and usefulness of its labor. The volume is a practical help to teachers and scholars alike. (E. P. Dutton & Co., New York; cloth 75 pages; illustrated; \$1.00)

The Need for Art in Life.

A lecture delivered at the University of Manchester by I. B. Stoughton Holborn on "The Need for Art in Life." is published by G. Arnold Shaw, New York City. Cloth; 116 pages; 75 cents.

Fifty Million Strong.

A small volume by Dr. E. I. Antrim of Ohio seeks to establish four facts:

1. That America gives promise of becoming the vast controlling factor in the destinies of modern nations.
2. That rural America is enjoying renaissance prophetic of a brilliant future.
3. That rural leadership is assuming responsibility of an inspiring task.
4. That rural co-operation in developing a more satisfactory economic plan in building up a better social life, in strengthening the agencies that contribute to intellectual and spiritual growth, is working out a real program of preparedness.

(Pioneer Press, Van Wert, Ohio; cloth; 152 pages; 25 cents.)

Sayings of the Week

The money circulation in the United States has increased \$39.23 per capita—somebody has \$39 that belongs to us.—Columbus Citizen.

I'm afraid those Louis XV heels are too high for me. Perhaps you have lower ones—say about Louis X will do I think.—Peoria Star.

Like as not the rubber that the Deutschland will take back for making teething rings for the "starving babies" to chew on.—Indianapolis Star.

A bug has been discovered that feeds exclusively on lead pipe and it is rumored that plumbers will immediately set to work to breed the insects.—Dayton Journal.

Awfully queer, but not a married man is objecting to going to war.—Gary (Ind.) News.

More married men than bachelors are fighting in Europe, which shows what a fearful thing habit is.—Los Angeles Tribune.

Somehow we always feel sorry for the student who expects to make a \$1,000,000 in one summer peddling books.—Fremont (Neb.) Tribune.

The fellow who used to drive the chestnut 3-year-old with one hand now tries the same stunt with his little Ford and the result is just the same.—Rutland (Vt.) Herald.

We might say something about the weather, but it gets tiresome trying to find new words to express the same sentiment without cussing.—Worcester Gazette.

A western astronomer has discovered that there are eighty-four spots on the sun, and judging from the present weather they are all warm ones.—Topeka Capital.

"Which is correct: to loan a man money or to lend a man money?" writes a purist to the Salt Lake Telegram. We think either is a mistake.—Salt Lake City Telegram.

Two years ago Austria declared war against Serbia, and without betraying any confidence we can assure you that Franz Josef is mighty sorry Emperor Wilhelm did it.—Oklahoma City Times.

"I thought you had given up burnt wood art, dearie." "Ferdinand, how could you be so heartless. This is a pie."—Kansas City Journal.

This is proving an unusually enjoyable summer for the boys, judging from the number we see going about with bandaged toes.—St. Joseph Gazette.

A Pennsylvania mule kicked a locomotive off the track. But, at that it was lucky that the mule wasn't a Missouri Maud.—Macon (Ga.) News.

Sense of humor is a hard thing to define. For instance we can't explain exactly why it is funny when a fellow falls down and gets his white flannel trousers covered with mud, but it is.—Nebraska City Press.

A GIRL REPORTER'S WORK IS HARD

Journalism, One of the Most Attractive Professions Open to Women, Requires More Than Ability to Write.

Perhaps the most interesting and attractive of all the larger professions open to a woman is Journalism. Every year more and more women are attracted by the "newspaper game," as it is called, and probably more women enter Journalism than any other profession. But like all work, Journalism is not a snap—especially to women, who are supposed to be more timid than men. Some of the experiences of a woman reporter for the Missouriian are given below. She, in company with other women reporters, has found that ability to write entertainingly is not the only requisite of a Journalist.

Many a business man appears embarrassed when a woman reporter appears suddenly before him in his office and asks, "Have you any news for the Missouriian today?" Her coming was unheralded, and she gave no sign of her approach, and anyway, reporters are usually men. Even here in Columbia where reporters from the Missouriian are often women, the average business man cannot exactly get used to her. When he gets over the first start of surprise he glances at her feet to see how on earth she got so close to him without him hearing her. At once the puzzle is solved for she wears rubber heeled shoes. The next glance rests on the slip of yellow paper she has in her hand, and last he looks the reporter in the face. Then comes the answer to her question for news. "No, I believe not today. Business is dull."

Smoke Baffles the Reporter.

In the office next door the reporter is so thick that the reporter can hardly tell whether there is anyone in the room or not. But when she does see through the smoke here is the scene that lies before her. At least two men sit with their feet upon the desks, and smoke furiously. In the window is another man engaged in the same pastime. "Good morning," coughs the reporter, and a grunt "Morning" is her answer. No feet are removed from the desks, no cigars from the mouths, and no one turns or rises. "Have you (with a slight stress on the 'you') any news for the Missouriian today?" she asks. "Not today," is the short answer. The reporter stands a few minutes pondering whether to "pump" the men or not, chokes on the smoke, and turns away to go the office across the street.

She climbs a dizzy flight of stairs and turns to her right. An old gray-haired man rises to greet her and asks what he can do. The reporter has never encountered this man on her rounds before, so she replies in an ordinary tone, "Have you any news this morning?" To her amazement and joy he answers, "Yes, Yes," and then stands and looks at her. She feels a hot flush crawling up her neck but she inquires in a louder tone is she can have the news for the paper. But the reporter's hopes are doomed to disappointment, for the old man says that he has no news, and had not heard her first question rightly.

At Last, Some News.

At last office she is greeted with the explosive question, "Well, how many reporters are there on the Missouriian? A new one comes here every day." Such a start is promising, and when the reporter leaves, it is with a news item, and the invitation to call again.

The not unusual answer to the reporter's inquiry for news is "It's hot." Sometimes she hears, "I'm sorry, but I don't believe I know anything today. Come in again though."

Some business men take pleasure in looking the woman reporter over before answering her questions. Why should they lower their feet from the desk just because the reporter happens to be a woman? She is just a reporter. But that is not the attitude of all business men. "There are exceptions to every rule." There are business men here in Columbia who seem to expect the reporter as they do the daylight, and they are not surprised when the reporter is a woman. In fact, they seem glad to see her, and like to talk to her. All they tell her may not be news, but when they have news she may be certain that she will be told about it. Such men are the woman reporter's friends indeed.

No News, But a Political Joke.

After the woman reporter climbs three flights of stairs to find the man she is to interview chewing tobacco so vigorously he can hardly talk, she has reason to be discouraged. And then,

to ask for news and get a joke on a political candidate in return, is, to say the least, disheartening. The tobacco chewing does not stop for the reading of the joke either.

Not infrequently the woman reporter has been told they will be found. They are not always in their offices either. What would you think if you went where you had been told a certain man was to be found and upon opening the door you were confronted with an empty room, with a davenport in one corner, cards and pictures covering the walls, and in one corner saw a huge gun? Such a reception is unusual, but not impossible even here in Columbia. However when the man sought is found he offers her nothing to say. His part of the conversation consists of a rather hesitating "No."

Undertakers Show no Surprise.

Undertakers are sources of news which are as available to the woman reporter as to the man. They give their news in an accustomed manner to the woman reporter. They are never astonished when she appears. They, and many other business men, are never too busy to give news, and the reporter is never disconcerted by their manner. With them, answering questions seems to be a part of their daily business, and they attend to it in the same courteous manner with which they attend to any other business. They know that "Business thrives best in the atmosphere of courtesy."

Kipling has written a verse called The Reporter to this effect:

"I keep six honest serving men.
(They taught me all I knew).
Their names are What, and Why,
and When,
and Where, and How, and Who."

And serving men are the questions of the woman reporter, but she seldom gets the opportunity to ask all of them here in Columbia, for the average business man tells what he wants to tell in a quick, concise way, and that is all the reporter gets. Courtesy and pleasant manners make up the attitude of the average business man toward the woman reporter. —H. A. S.

MARKETING COMMITTEE MEETS

Association of Missouri Farmers in Session Here Today.

A farm marketing committee, an executive committee, made up of fifteen of the leading farmers of Missouri, met this morning in the Commercial Club rooms for the purpose of furthering the plan of a farm club organization state-wide in scope.

This committee was appointed in response to a Farm Market Conference held in Columbia Farmer's Week of this year. Senator Anderson Craig



Orange Whistle is thick and "cloudy" with orange. It makes an ideal refreshment. Its purity is much appreciated. It puts you in a whistling humor.

"If it isn't 'cloudy' in the glass it isn't the genuine Orange Whistle."

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Guitar Building
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Virginia Building

MOTHERS ATTENTION!

Recently we bought 50 boys wash and cool cloth suits, ages 6 to 15 years, that we are going to close out at less than wholesale price, which is from \$1.50 to \$4.

These suits are of the latest pattern and are very great values at the price. We also have many other bargains in the store such as ladies wash skirts and waists, girls dresses, etc., that you can buy for less than you can buy elsewhere. We will appreciate an investigation.

Boone Merc. Co., J. A. Stewart, Owner

of Maryville, Mo., chairman of the committee on agriculture in the last state legislature, is at the head of the committee.

The members who attended the executive meeting here today were: Dr. E. J. Bullock, Edina County, Knox County, president; Paul Culver, Gower, Platte County; Floyd Tuggle, Gallatin, Daviess County; L. A. Novinger, Kirksville, Adair County; John Farrington, Fayette, Howard County; S. P. Huston, Malta Bend, Saline County; Gust Polster, Warrenton, Warren County; W. H. Weaver, Rush Tower, Jefferson County; W. A. Ferguson, Hustonia, Pettis County; F. O. Sutherland, Windsor, Johnson County; C. E. Walkup, Warrensburg, Henry County; W. D. McKee, Polo, Ray County; and W. H. Thompson, Columbia, Boone County.

Howard County Pioneer Dies.

J. C. Fowler, a pioneer of Howard County, died Saturday last week at the home of his daughter, Mrs. Charles Brown, of Fayette. He was 75 years old, and though a native Kentuckian, had lived in Howard County most of his life.

GOLF STARS TO GALESBURG

"Chick" Evans, Wood, Sawyer, and Others Will Compete for \$300.

GALESBURG, Ill., Aug. 4.—"Chick" Evans, Warren K. Wood, Ned Sawyer, Joe Leduc, John Simpson and others stars brought the golf world to Galesburg today when the Soangetha Club's first annual tournament started. The meet will last three days. Prizes worth \$300 will go to the winners.

On the first day qualifying rounds were to be played and the golfers divided into their respective flights, according to medal scores. Tomorrow and the day following matches will be held until all the finals have been finished and the prizes won.

Golf alone will not have full sway at the meet. Dances, stags, dinner parties and other functions have been arranged by the club for the visitors.

Former New Franklin Woman Dies.

Miss Henrietta Whitlock, for many years a resident of New Franklin, died last week at the home of her sister, Mrs. George Mosley, in Pomona, Cal. The body was brought to New Franklin for burial.

The factory is shipping us two carloads of Buick Sixes and Fours and Maxwells this week. Come in and see them.

A Car For All The Family

The Buick Valve-In-Head Motor means power, instant response to the starter, smooth running. The Buick Six or Four answers the need of the family for a car that is reliable, safe, satisfying.

The Buick was the first car to use the Valve-In-Head Motor and the proof of complete satisfaction, enormous power, speed, and durability is evidenced by the fact that the leading cars of the world have adopted this style of motor over any other kind. The Buick was the pioneer in this field and the company has been improving this wonderful motor each year until today it is the recognized leader.

When you own a Buick you own the glorious out doors. A week end or year end vacation is at your command on an instant's notice.

F. H. Hobrecht
OLD TRAILS GARAGE

SUMMER FARES

EAST	WEST
The Wabash is the direct line to Detroit, Buffalo and the East. Low Summer fares in effect:—	The Wabash and its connection now have new and far faster train service to Colorado, California and West.
Round trip	Round trip
\$24.25 to Detroit	Denver, Colo. \$26.00
\$30.25 to Buffalo, Niagara Falls	California
\$42.50 to New York	Yellowstone
\$44.75 to Boston	Salt Lake City
	Portland, Seattle

WABASH

Find out about these and other summer fares. See the undersigned Wabash agent or write to Earle Lind, Div. Pass. Agt. Moberly, Mo.

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